

Exclusions

Except as specifically stated in the policy, WPS group plans don't cover: cosmetic treatment or surgery • reconstructive surgery except as stated in the policy • preparation, fitting, or purchase of eyeglasses or contact lenses • vision, sleep, or massage therapy • custodial or rest care • medical supplies and durable medical equipment for comfort, personal hygiene, or convenience • dental services, drugs, devices, and supplies • professional services not provided by a physician • housekeeping, shopping, or meal preparation services • outpatient food, food supplements, or vitamins unless specifically stated in the policy • maintenance or supportive care • room, board, services, and supplies furnished by a hospital if admitted on a Friday or Saturday, unless admitted on an emergency basis • motor vehicles, lifts for wheelchairs and scooters, and stair lifts • amounts that exceed our determination of a charge • orthotics, special shoes (other than diabetic shoes) or devices unless they're a permanent part of an orthopedic leg brace • wigs or prosthetic hair pieces, transplants, or implants • sales tax or any tax, levy, or assessment by any federal or state agency or local political subdivision • physical, speech, or occupational therapy and psychotherapy except as stated in the policy • maintenance therapy for chronic conditions • charges for health clubs/spas, aerobics, conditioning, and related programs and materials • services provided in a holistic medicine or premenstrual syndrome clinic • therapy and testing for allergies unless approved by The American Academy of Allergy and Immunology • genetic testing unless stated in the policy • telephone, computer, or Internet consultations or services • smoking deterrents • cochlear implants and related services, except as stated in the policy • preparation, fitting, or purchase of hearing aids and other internal or external hearing devices, including related services, except as stated in the policy • nutritional counseling, except as specifically stated in the policy • health care services for your convenience or the convenience of a physician, hospital, or other health care provider.

Health care services: for any injury/illness arising out/in course of any employment for wage/profit/gain • furnished by the U.S. Veterans Administration, Medicare, or any federal or state agency, or local political subdivision (except when we're the primary payer or coverage is required by law) • for any injury/illness caused by atomic or thermonuclear explosion or resulting radiation, or any type of military action • which aren't medically necessary as determined by us • which are experimental or investigative, except for certain drugs used to treat HIV • for routine foot care and treatment of foot conditions as stated in the policy • for health education, marriage counseling; complimentary, alternative or holistic medicine, or other programs to provide complete personal fulfillment.

Health care services: for or used in conjunction with, transplants of human and nonhuman body parts, tissues, or substances • provided to or received by a member as a collateral in connection with treatment of any person who isn't a participant under this certificate • provided before the effective date of the policy, after coverage ends, or during any waiting periods for pre-existing conditions • for obesity, weight reduction, dietetic control, or morbid obesity except as stated in the policy • used in educational or vocational training or testing • for an injury/illness caused by engaging in an illegal occupation or commission of, or attempt to commit, a felony • for any intentionally self-inflicted injury/illness except for injuries resulting from an act of domestic violence or an illness • provided in connection with, resulting/arising from services not covered under this policy • for which you have no obligation to pay • for which proof of claim isn't

provided to us • not supported by medical records or other relevant sources • provided by a member of the patient's immediate family or anyone else living with him/her • provided while in custody of law-enforcement officials or in a local, state, or federal correctional institution, except as stated by law • not specifically identified as being covered by the policy.

Health care services for: or leading to sex transformation surgery, and sex hormones related to such surgery • reversal of sterilization • artificial insemination or fertilization methods, related services, and medications, including in vivo, and in vitro fertilization, embryo transfer, gamete intra-fallopian transfer (GIFT), and similar procedures • follicle-stimulating hormone (FSH) activity or ovulatory stimulant medications • Retin-A, Minoxidil, Rogaine, or their medical equivalent in topical form, unless medically necessary • abortion procedures, except as stated in the policy • contraceptive devices unless stated in the policy • drugs or hormones to stimulate human biological growth, except as stated in the policy • treatment, services, supplies, and drugs related to sexual dysfunction, impotence, and performance (including Viagra and similar medications) as stated in the policy.

In addition to the general exclusions, the copay prescription drug coverage doesn't cover • administration of a covered drug by injection or other means • devices, appliances, or durable medical equipment • refills of covered drugs beyond the number prescribed, or after one year from the date they were prescribed • covered drugs usually not charged or when amount charged is less than the copay • drugs covered elsewhere under the policy • covered drugs completely consumed at the time and place the provider dispenses them • anabolic steroids • progesterone crystals and powder in any compounded dosage form • costs related to the mailing, sending or delivery of prescription legend drugs • prescription or refill of drugs, medicines, medications, or supplies that are lost, stolen, spilled, spoiled, or damaged • any drug or medicine that is available in prescription strength without a prescription except as stated in the policy • more than one prescription for the same covered drug or therapeutic equivalent medication prescribed by one or more providers until at least 75% of the previous retail prescription has been used by the member. If the drug or therapeutic equivalent medication is dispensed at a mail-order service, then at least 60% of the previous prescription must have been used by the member • drugs and medicines not covered under the policy • prescription legend drugs when multiple drug options are available and the least expensive is not tried first.

In addition to the general exclusions, coverage for temporomandibular joint disorders doesn't include: dental treatments, services and supplies that permanently alter the teeth or bite • behavioral modification • postural training • hypnosis therapy.

In addition to the general exclusions, the transplant coverage doesn't include: bone marrow/stem cell transplants and related expenses except for the diagnoses stated in the policy • lodging expenses, including meals • expenses related to the recipient's transportation, except for medically-necessary, professionally-licensed ambulance services • the purchase price of any bone marrow/stem cell, organ, or tissue which is sold rather than donated • health care services not ordered by a physician or surgeon • transplants involving nonhuman or artificial organs or tissues • human to human bone marrow/stem cell, organ, or tissue transplants other than those covered by the policy.



1717 W. Broadway
P.O. Box 8190
Madison, WI 53708-8190
www.wpsic.com

Please refer to the certificate for a more detailed description of exclusions, limitations, and restrictions. Coverage is subject to all terms and conditions of the certificate and any endorsements. If there's ever a disagreement between the certificate and this brochure, the certificate has final authority.

PLAN OPTIONS - SINGLE

Deductibles		Coinsurance		Out-of-Pocket Maximum	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
\$300	\$300	90%	70%	\$2,300	\$6,300
\$500	\$500	90%	70%	\$2,500	\$6,500
\$750	\$750	90%	70%	\$2,750	\$6,750
\$1,000	\$1,000	90%	70%	\$3,000	\$7,000
\$2,500	\$2,500	90%	70%	\$4,500	\$8,500
\$5,000	\$5,000	90%	70%	\$7,000	\$11,000

PLAN OPTIONS - FAMILY

Deductibles		Coinsurance		Out-of-Pocket Maximum	
In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
\$300	\$300	80%	60%	\$4,300	\$8,300
\$500	\$500	80%	60%	\$4,500	\$8,500
\$750	\$750	80%	60%	\$4,750	\$8,750
\$1,000	\$1,000	80%	60%	\$5,000	\$9,000
\$2,500	\$2,500	80%	60%	\$6,500	\$10,500
\$5,000	\$5,000	80%	60%	\$9,000	\$13,000

Summary of Services

Summary of Services	Preferred Providers (In-Network)	All Other Providers (Out-of-Network)
Office Visit Copays	Choose One \$25 copay Deductible & Coinsurance	Deductible & Coinsurance Deductible & Coinsurance
Participant Lifetime Maximum Benefit	\$5,000,000	
Preventive Care	Copay then 100%; or Deductible & Coinsurance	Deductible & Coinsurance
• Routine Medical Exams		
• Routine Labs (Routine Medical Exams/Labs paid up to the \$500 calendar year maximum)	Coinsurance; if no copay, Deductible & Coinsurance	Deductible & Coinsurance
• Well-baby Care (Office visits)	Copay then 100%; or Deductible & Coinsurance	Deductible & Coinsurance
• Blood Lead Tests to Age 5	Coinsurance; if no copay, Deductible & Coinsurance	Deductible & Coinsurance
• Mammograms and Pap Tests	Coinsurance; if no copay, Deductible & Coinsurance	Deductible & Coinsurance
• Immunizations (except for travel)	100%	100%
Hospital Services		
• Room and Board, Miscellaneous Hospital Expenses, and Intensive Care Unit (prior approval required*)	Deductible & Coinsurance	Deductible & Coinsurance
• Outpatient Facility Fees	Deductible & Coinsurance	Deductible & Coinsurance
• Outpatient Radiology, Pathology, and Lab Services	Coinsurance; if no copay, Deductible & Coinsurance	Deductible & Coinsurance
Emergency Services		
• Emergency Room Facility Fees	\$100 copay per visit, then 100%	
• Emergency Room Care (including physician charges & miscellaneous expenses)	Preferred provider coinsurance level	
• Ambulance (Up to \$2,000 ground/\$10,000 air; *prior approval required for non-emergency transport)	Deductible & preferred provider coinsurance level	
Transplants (determined by WPS to be medically necessary; prior approval required*) Heart • Heart/Lung • Lung • Liver • Pancreas Bone Marrow • Kidney/Liver • Kidney/Pancreas Centers of Excellence providers listed in the provider directory are Preferred Providers for transplant procedures.	Deductible & Coinsurance	Deductible, then 50%

Summary of Services (Continued)	Preferred Providers (In-Network)	All Other Providers (Out-of-Network)
Single Kidney Transplants and Dialysis Treatments (up to \$30,000 per year; prior approval required for kidney transplants*)	Deductible & Coinsurance	Deductible & Coinsurance
Professional Services		
• Office Visits (including chiropractors)	Copay then 100%; Deductible & Coinsurance	Deductible & Coinsurance
• Maternity Services (prenatal, delivery, and postnatal care)	Deductible & Coinsurance	Deductible & Coinsurance
• Medical and Surgical Services	Deductible & Coinsurance	Deductible & Coinsurance
• Corneal Transplants, Bone and Skin Grafts	Deductible & Coinsurance	Deductible & Coinsurance
• Rehabilitative Therapy (occupational/physical/speech/respiratory/massage; up to 40 visits per calendar year)	Deductible & Coinsurance	Deductible & Coinsurance
• Radiation and Chemotherapy Services	Deductible & Coinsurance	Deductible & Coinsurance
• Cardiac Rehabilitation Services (up to 48 sessions)	Deductible & Coinsurance	Deductible & Coinsurance
• Oral Surgery and Dental Repair (due to an injury)	Deductible & Coinsurance	Deductible & Coinsurance
• Independent Pathologist, and Radiologist Services	Preferred Coinsurance; if no copay, Preferred Deductible & Coinsurance	
• Independent Anesthesiologist	Preferred Deductible & Coinsurance	
• X-ray and Lab Services	Coinsurance; if no copay, Deductible & Coinsurance	Deductible & Coinsurance
Home Health Care		
• Home Health Services (up to 40 per year; prior approval required*)	Deductible & Coinsurance	Deductible & Coinsurance
• Home IV Therapy and Supplies (prior approval required*)	Deductible & Coinsurance	Deductible & Coinsurance
Other Health Care Services		
• Breast Reconstruction (following a mastectomy)	Deductible & Coinsurance	Deductible & Coinsurance
• Autism Services	Deductible & Coinsurance	Deductible & Coinsurance
• Hearing Aids** (One per ear, per child, every three years)	Deductible & Coinsurance	Deductible & Coinsurance
• Cochlear Implants**	Deductible & Coinsurance	Deductible & Coinsurance
• Durable Medical Equipment (DME over \$500 requires prior approval)	Deductible & Coinsurance	Deductible & Coinsurance
• Diabetic Equipment and Self-management Education Programs	Deductible & Coinsurance	Deductible & Coinsurance
• Skilled Nursing Care Facility (up to 30 days per confinement)	Deductible & Coinsurance	Deductible & Coinsurance
Prescription Drugs (including insulin, disposable diabetic supplies, oral contraceptives, contraceptive patch, NuvaRing, and transplant drugs; prior approval required for certain drugs*)	Choose One:	\$15/\$25/\$50 \$20/\$40/\$60 \$500 drug deductible, \$15/\$25/\$50 No coverage
• Mail order benefits available		
• Mandatory generic substitution program applies		
• Specialty drugs obtained in a physician's office, outpatient department of a hospital, or home health agency require prior approval. Without prior approval benefits may not be payable under the policy.		
Alcoholism, Drug Abuse, and Nervous or Mental Disorders (Up to a combined maximum benefit of \$7,000 per participant, per year. Once we've paid the stated maximum we'll pay benefits at 50% for one more inpatient day, one transitional treatment, and one outpatient visit for treatment of a nervous or mental disorder only. For groups with 51 or more employees, benefit paid the same as any other covered illness.)	Inpatient Hospital Services: Preferred: 100% up to 30 days or \$7,000 of covered charges whichever is first. All Other Providers: 90% up to 30 days or \$7,000 of covered charges, whichever is first. Outpatient Services: Preferred Providers: 100% of the first \$2,000 All Other Providers: 90% of the first \$2,000 Transitional Treatment Arrangements: Preferred Providers: 100% of the first \$3,000; All Other Providers: 90% of the first \$3,000	
Networks Available	• Statewide	• Beech Street National

*Prior approval is required to receive certain benefits; without prior approval, benefits may be denied or substantially limited.

**Available only to children under the age of 18 who are certified as deaf or hearing impaired by a physician or audiologist.

Note: All benefits are subject to the applicable limitations and exclusions as defined in the policy. Annual benefit limitations apply per calendar year.

IMPORTANT: This plan summary provides only a general description of benefits and limitations. You can find a detailed description of coverage in the applicable group certificate. Coverage is subject to all the terms and conditions of the certificate and any endorsements. If there's ever a discrepancy between the certificate and this plan summary, the certificate has final authority.

Additional Plan Information

Benefit Payment Information

Benefit payments are subject to the applicable: calendar year deductible and coinsurance options you select; annual out-of-pocket limits; applicable copays; participant lifetime maximum benefit; exclusions, limitations, and other policy terms and conditions.

Dependent Children

WPS group plans include coverage for unmarried dependent children to age 27. There may be tax consequences to employees who enroll dependents that do not meet the IRC § 152 definitions of dependents. Employees should consult with a tax advisor prior to enrolling for this coverage.

Waiting Periods for Pre-existing Conditions

After a waiting period of twelve months, we'll pay benefits under this plan for a pre-existing condition. (Late enrollees may be subject to a different waiting period, as detailed in the policy.)

We'll shorten the waiting period if the participant had previous qualifying coverage and no lapse in coverage of 63 days or more (not including probationary periods). Waiting periods don't apply to dependent children under age 18, provided the child didn't have a lapse in coverage of 63 days or more.

We define a pre-existing condition as a physical or mental condition for which medical advice, diagnosis, care, or treatment was recommended or received within six months before the first day of coverage or the first day of the probationary period, whichever is earlier. The waiting period applies to transplants. Pre-existing conditions don't include pregnancy, pre- or post-natal care, or any complications of pregnancy. Pre-existing conditions do include symptoms of an illness or injury that would cause an ordinarily prudent person to seek care.

Premium and Renewal Terms

We determine your group's premium based on a number of factors, including your group's characteristics and the various benefit design options you select.

You submit the initial monthly premium, along with your completed application materials, to us. Then, you submit all subsequent premium payments to us along with a copy of the premium notice. For coverage to continue, we need to receive the premium as required by the policy. A participant's coverage depends on his or her eligibility under the terms and conditions of your WPS group master policy.

Small Employers' Right to Information

Upon request, employers with 2-50 employees can receive:

- Information on our right to change premium rates and the factors involved
- Additional information about renewability and pre-existing condition provisions
- Benefits and premiums available through other WPS Health Insurance plans for which you may qualify

If you're interested in receiving any of this information, please contact your WPS representative.

Grievance Procedure

If a participant has a question or concern that can't be resolved by our Member Services staff, he or she can file a written grievance detailing the reason(s) for disagreeing with our benefit or claim payment decision.

At WPS, we define a "grievance" as meaning any dissatisfaction with the provision of services or claims practices of an insurer offering a health benefit plan or administration of a health plan by the insurer that is expressed in writing to the insurer by, or on behalf of, a member.

Written requests and copies of any supporting information (such as letters, medical records, clinical reports, or other relevant documents that show the medical reason(s) why we should change our decision) should be sent to:

WPS Grievance/Appeal Committee
1717 W. Broadway—P.O. Box 7062
Madison, WI 53707-7062
FAX: 608-223-3603

Notice:

Limited Benefits Will Be Paid When Nonparticipating Providers Are Used.

You should be aware that when you elect to utilize the services of a nonparticipating provider for a covered service, benefit payments to such nonparticipating provider are not based upon the amount billed. The basis of your benefit payment will be determined according to your policy's fee schedule, usual and customary charge (which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the policy. **YOU RISK PAYING MORE THAN THE COINSURANCE, DEDUCTIBLE AND CO-PAYMENT AMOUNT**

DEFINED IN THE POLICY AFTER THE PLAN HAS PAID ITS REQUIRED PORTION. Nonparticipating providers may bill enrollees for any amount up to the billed charge after the plan has paid its portion of the bill. Participating providers have agreed to accept discounted payment for covered services with no additional billing to the enrollee other than co-payment, coinsurance and deductible amounts.

You may obtain further information about the participating status of professional providers and information on out-of-pocket expenses by calling the toll free telephone number on your identification card or visiting the WPS Health Insurance web site at www.wpsic.com.